

1. Cover Information

- Comprehensive Town Council Insurance Policy
- Buckingham Town Council
- Clarification document number 2
- Date of issue 23 January 2026

2. Introduction

This document provides responses to clarification questions received from potential bidders during the clarification period. The responses form part of the tender documentation and should be read in conjunction with all previously issued documents.

3. Clarification Questions and Responses

Question No.	Question	Response
Q1	Please complete the attached Building questionnaire.	See document below annotated as appendix A
Q2	Wageroll detail	See clarification note 1, appendix B
Q3	Regalia – Schedule of items. Where are they kept. Security details for any items valued more than £50,000.	See clarification note 1, response 1
Q4	Total number of staff	See clarification note 1, appendix B
Q5	Bourton Park bridges – details of construction and age, confirmation regularly monitored and inspection logged annually.	See Response 5 below.
Q6	The Pavilion Chandos Park – Please confirm cladding	See clarification note 1, response 5
Q7	Buckingham Community Centre, Cornwalls Meadow – is this location occupied ? If not please provide details of future plans.	See Response 7 below.

Question No.	Question	Response
Q8	Shopmobility scooters – do you arrange separate insurance for damage and third party liabilities whilst hired out.	See Response 8 below
Q9	Claims – 3 years detail required for Commercial Combined (Property, Public and Employers Liability) and Motor.	See document below annotated as appendix B

4. Closing Statement

Bidders are responsible for ensuring their submissions reflect the information provided in this clarification document.

Response 1: Building questionnaire

See responses given on questionnaire below annotated as appendix A.

Response 2: Wageroll

See clarification note 1, appendix B.

Response 3: Regalia

See clarification note 1, response 1

Response 4: Staff

See clarification note 1, appendix B

Response 5: Bridges

Weekly inspection as part of park checks. Bridges are hardwood timber. Approximate year of construction by previous authority early 1990s.

Response 6: Pavilion

See clarification note 1, response 5

Response 7: Community Centre Cornwalls Meadow

The community centre is occupied. The majority of the building is leased to a tenant. The remaining part, the Council Chamber which has separate access, is used for Council meetings and by hirers.

Response 8: Shopmobility

No separate insurance is arranged.

Appendix A

Additional Building Information

Buckingham Town Council

	Location 1	Location 2	Location 3	Location 4	Location 5	Location 6	Location 7	Location 8
Address	The Cemetery Lodge, and 2 x Chapels, Brackley Rd, Buckingham	Tennis Club House, Chandos Park, Buckingham	Public Toilets, Chandos Park, Buckingham	The Pavillion, Chandos Park, Buckingham	Lace Hill, Community Centre, Catchpin St, Buckingham	Buckingham Town Council Depot, Units 12 & 17, Hillcrest Way, Buckingham	The Toilet & Shopmobility Unit, Buckingham Community Centre, Cornwall's Meadow, Buckingham	Buckingham Community Centre, Cornwall's Meadow, Buckingham
Postcode	MK18 1JA	MK18 1AW	MK18 1AW	MK18 1AW	MK18 7RR	MK18 1HJ	MK18 1RP	MK18 1RP
What 3 Words location reference	sagging.agency.manage rs	dinosaur.custodial.waitre ss	shocked.gives.replaying	resonates.camped.refrain	cackling.reconnect.grazes	streamers.haggis.sigh	jumbled.potato.tweezers	canny.besotted.pillows
1 What is the buildings occupancy	Cemetery Lodge and 2 x Chapels	Clubhouse	Public Toilets	Pavilion & Changing Room	Community Centre & Changing Rooms	Depot	Public Toilets and Shopmobility office	Community Centre and Council Chamber
2 Does the property have a felted roof with a timber (or other combustible material) sub structure	No	No	No	No	No	No	No	No
3 Does the property have a timber frame construction	No	No	No	yes	No	No	No	No
4 Is the property lined with a non LPCB approved combustible insulation panels	unknown	unknown	unknown	unknown	unknown	unknown	unknown	unknown
5 Are the premises listed (If Yes, Please provide Listed Grade / status)	no	no	no	no	no	no	no	no
6 Year of build	All approx 1856	Approx 1980s	Approx 1980s	Approx 1980s	2014	Approx 1980s	2015	Approx 1980s
7 Are the premises purpose built or converted	Purpose built	Purpose built	Purpose built	Purpose built	Purpose built	Purpose built	Purpose built	Purpose built
8 Are the premises protected by a maintained intruder alarm	no	yes	No	Yes	Yes	Yes	No	Yes
9 Do the premises have a documented fire risk assessment (FRA) which is reviewed annually	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
10 Are the premises protected by a maintained fire alarm	Lodge has wired smoke alarm	no	No	Yes	Yes	Yes	No	Yes
11 Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor	yes	yes	yes	yes	yes	yes	yes	yes
12 Did the electrical inspection result in a satisfactory grade	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
13 Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor	Yes	n/a	n/a	n/a	Yes	n/a	n/a	Yes
14 Is the premises heated by low pressure, hot water(gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only	gas combi	no	no	electric	gas	electric	electric	gas
15 Is the premises to be insured used solely for the purpose of your business	Yes	Use by lessee	Public use	Use by lessee	Use by hirers	Yes	Public Toilets	Use by hirers
16 Are all the premises or part of the premises hired out	Lodge is a private let Yes. One chapel is being monitored for subsidence	Yes	No	Yes	Rooms and playing fields for hire	No	No	Yes leased except for Chamber which can be hired
17 Are the premises in a good state of repair	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
18 Please confirm that the premises are not in the course of construction or erection, or undergoing building works	No they are not	No they are not	No they are not	No they are not	No they are not	No they are not	No they are not	No they are not
19 Are the premises vacant, unoccupied or unfurnished	No	No	No	No	No	No	No	No
20 Has the property been affected by Flood in past 10 years ?	No	No	No	No	No	No	Yes	No

Appendix B

Private and confidential

Ms Claire Molyneux
Buckingham Town Council
Buckingham Centre
Verney Close
Buckingham
Buckinghamshire
MK18 1JP

Your Zurich Municipal Insurance

Our Reference **NF/IND**
Policy Number **YLL-272003-3213**

Ms Claire Molyneux,

Further to your recent request, please find enclosed a copy of the claims experience.

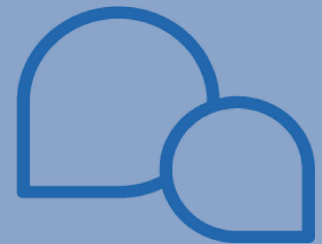
Should you have any enquiries, please feel free to contact us.

Yours sincerely



Zurich Municipal


15th January 2026




Contact Details

 **Call us on**
0800 232 1927

We may record or monitor calls to improve our service.

 **Email us at**
dave.traverse@uk.zurich.com

 **Visit us at**
www.zurich.co.uk/municipal

 **Write to us at**
Zurich Insurance Company Ltd
PO BOX 4937
SWINDON
SN4 4PP



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Employers' Liability Claims Experience



Name of Insured	Buckingham Town Council
Policy Number	YLL-272003-3213
Renewal Date	1st April 2026
Long Term Agreement Expiry Date	N/A
Date of last accident	N/A
Date to which experience compiled	15th January 2026

Policy Year	Wages and Salaries £	Settled Claims (see notes 1 and 3)		Outstanding Claims (see notes 2 and 3)	
		Number	Amount (Gross of excess) £	Number	Amount (Gross of excess) £
2023/2024	536,730.11	0	0	0	0
2024/2025	448,119.00	0	0	0	0
2025/2026	672,401.00	0	0	0	0
Are you aware of any history of industrial disease claims or any potential for such claims?				Yes/No	
Within the experience shown above, please indicate below the numbers of claims from each of the following causes:					
a) Deafness			f) Repetitive strain injury		
b) Asbestos related disease			g) Dermatitis/skin disease		
c) Occupational asthma			h) Cancer		
d) Other lung diseases			i) Stress		
e) Vibration White Finger			j) Other Diseases - please specify in the table below		

Other diseases (please indicate the numbers for each of the gradually operating causes below).

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Notes:

1. Claims terminated 'nil payment' are included.
2. Estimates are included only for accidents or diseases where a reserve has been created, and represent the actual amounts reserved in the Insurer's books.
3. Payments on account, payments into Court, etc., are included under Settled claims, the number being included in the number of outstanding claims.

Signature: D.Traverse.....

Date:15/01/2026

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MCSLAA04 (01/23)

Fire Claims Experience

Class: Material Damage and Business Interruption.

Name of Insured			Buckingham Town Council		
Policy Number			YLL-272003-3213		
Renewal Date			1st April 2026		
Long Term Agreement Expiry Date			N/A		
Date to which experience completed:			14th January 2026		
Last 2 years' claims - 100% figure including adjusters fees but net of deductible or excess, if any					
Policy Year	Claims		Total Claims		Deductible/Excess Applicable £
	Paid Amount £	Outstanding Amount £	Number	Amount £	See below
2023/2024	0	0	0	0	
2024/2025	553	0	2	553	
2025/2026	0	0	0	0	
Total	553	0	2	553	
Any significant changes in cover during period			No		
Individual losses over £100,000 during the last 2 years			No		

Item Description:

1. The Cemetery Lodge and 2 x Chapel, Address, Brackley Road, Buckingham, Buckinghamshire
2. Tennis Club House, Address, Chandos Park, Buckingham, Buckinghamshire
3. Public Toilets Chandos, Address, Chandos Park, Buckingham, Buckinghamshire
4. The Pavilion, Address, Chandos Park, Chandos Road, Buckingham, Buckinghamshire
5. Lace Hill Community Centre, Address, Catchpin Street, Buckingham, Bucks
6. Buckingham Town Council Depot, Address, Unit 12 & 17, Hillcrest Way, Buckingham,
7. The Toilet and Shopmobility Unit, Address, Buckingham Community Centre, Cornwalls Meadow, Buckingham, Buckinghamshire
8. Address, Buckingham Community Centre, Cornwalls Meadow, Buckingham, Buckinghamshire
9. Brackley Road, Buckingham, Buckinghamshire
10. Chandos Park, Buckingham, Buckinghamshire
11. Chandos Park, Chandos Road, Buckingham, Buckinghamshire,
12. Catchpin Street, Buckingham, Bucks

Insured Perils:

Accidental Damage, Theft, Riot and Civil Commotion, Malicious Persons, Storm or Flood, Escape of Water, Falling Trees or Branches, Subsidence, Ground Heave and Landslip.

Excess:

£100

Accidental Damage and Theft.

£250

Riot and Civil Commotion, Malicious Persons, Storm or Flood, Escape of Water and Falling Trees or Branches.

£1,000

Subsidence, Ground Heave and Landslip.

Signature: D.Traverse.....

Date:15/01/2026.....

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MCSLAB04 (01/23)

Motor Fleet Claims Experience

Name of insured	BUCKINGHAM TOWN COUNCIL	Renewal date	1st April 2026	Branch	Farnborough
Address	COMMUNITY CENTRE MK18 1RP	Policy	General Motor	Total position as at	14th January 2026

Period of Insurance for YLL-272003-3213		Cover	Excess	Vehicle Years	No. of Claims		Own Damage	Third Party	Total	
From	01/04/2023	Comprehensive	£150 Nil TP	5	1	Paid	£0.00	£335.66	£335.66	
To	31/03/2024	ADFTWSTTL & TP				O/S	£0.00	£0.00	£0.00	
							£0.00	£335.66	£335.66	
From	01/04/2024	Comprehensive	£150 Nil TP	5	0	Paid	£0.00	£0.00	£0.00	
To	31/03/2025	ADFTWSTTL & TP				O/S	£0.00	£0.00	£0.00	
							£0.00	£0.00	£0.00	
From	01/04/2025	Comprehensive	£150 Nil TP	3.95	0	Paid	£0.00	£0.00	£0.00	
To	31/03/2026	ADFTWSTTL & TP				O/S	£0.00	£0.00	£0.00	
							£0.00	£0.00	£0.00	
Date of last claim report:		27th March 2024	This Policy is subject to a Long Term Agreement which expires on:						N/A	
Has the Insured been reported to MIIC for non-compliance with the Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003?									No	
The number of notifiable* vehicles (including trade plates) which are currently recorded as "on cover"*** under the policy is:									5	

*Notifiable under the regulations referred to above.

**The fact that a vehicle has been recorded does not mean that it is legally covered under the policy. Please refer to the policy wording.

Signed

D.Traverse

Date

15/01/2026

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MCSMGA04 (03/24)

Notes:

1. The experience shown is that of Zurich Municipal only with whom contact may be made if clarification is necessary.
2. If during any period the business has not been held by Zurich Municipal, the name of the Insurer (if known) has been shown.

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CLAIMS EXPERIENCE

Insured: Buckingham Town Council

Policy Number: YLL-272003-3213

Renewal Date: 1st April 2026

LTA Expiry Date: N/A

Date to which experience completed: 14th January 2026

NOTE: These figures do not include any allowance for claims incurred but not reported.

The experience is gross of any excess and includes claims settled at nil.

Class	Period		Number	Amount Paid and Outstanding	
	From	To			
Libel and Slander	01/04/2023	31/03/2024	0	£0	£0
Libel and Slander	01/04/2024	31/03/2025	0	£0	£0
Libel and Slander	01/04/2025	31/03/2026	0	£0	£0
Public Liability	01/04/2023	31/03/2024	1	£0	£0
Public Liability	01/04/2024	31/03/2025	1	£0	£0
Public Liability	01/04/2025	31/03/2026	0	£0	£0

Signature D.Traverse Ref _____

Date 15/01/2026

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MCSMBA04 (01/23)

CLAIMS EXPERIENCE

Insured: Buckingham Town Council

Policy Number: YLL-272003-3213

Renewal Date: 1st April 2026

LTA Expiry Date: N/A

Date to which experience completed: 14th January 2026

NOTE: These figures do not include any allowance for claims incurred but not reported.

The experience is net of any excess and includes claims settled at nil.

Class	Period		Number	Amount Paid and Outstanding	
	From	To			
'All Risks'	01/04/2023	31/03/2024	0	£0	£0
'All Risks'	01/04/2024	31/03/2025	0	£0	£0
'All Risks'	01/04/2025	31/03/2026	1	£0	£5,999
Theft	01/04/2023	31/03/2024	0	£0	£0
Theft	01/04/2024	31/03/2025	0	£0	£0
Theft	01/04/2025	31/03/2026	0	£0	£0
Money	01/04/2023	31/03/2024	0	£0	£0
Money	01/04/2024	31/03/2025	0	£0	£0
Money	01/04/2025	31/03/2026	0	£0	£0
PA – Members	01/04/2023	31/03/2024	0	£0	£0
PA – Members	01/04/2024	31/03/2025	0	£0	£0
PA – Members	01/04/2025	31/03/2026	0	£0	£0
PA - Duty	01/04/2023	31/03/2024	0	£0	£0
PA - Duty	01/04/2024	31/03/2025	0	£0	£0
PA - Duty	01/04/2025	31/03/2026	0	£0	£0
Fidelity	01/04/2023	31/03/2024	0	£0	£0
Fidelity	01/04/2024	31/03/2025	0	£0	£0
Fidelity	01/04/2025	31/03/2026	0	£0	£0
Legal Expenses	01/04/2023	31/03/2024	0	£0	£0
Legal Expenses	01/04/2024	31/03/2025	0	£0	£0
Legal Expenses	01/04/2025	31/03/2026	0	£0	£0

Signature D.Traverse Ref

Date 15/01/2026

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MCSMBA04 (01/23)